

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PA
HARRISBURG DIVISION**

In re: JORGE ADALBERTO ACOSTA	§	Case No. 1:12-bk-02659
OLGA IVETTE ACOSTA	§	
	§	
Debtor(s)	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

CHARLES J. DEHART, III, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 04/30/2012.
- 2) The plan was confirmed on 08/09/2012.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was completed on 06/28/2017.
- 6) Number of months from filing or conversion to last payment: 61.
- 7) Number of months case was pending: 63.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$16,505.07.
- 10) Amount of unsecured claims discharged without full payment: \$121,210.54.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor(s)	\$ 29,543.29	
Less amount refunded to debtor(s)	\$ 0.00	
NET RECEIPTS		\$ 29,543.29

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 4,000.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 1,388.80	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 5,388.80
Attorney fees paid and disclosed by debtor(s):	\$ 0.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
DOROTHY L MOTT LAW OFFICE,	Lgl	0.00	NA	NA	4,000.00	0.00
DISCOVER	Uns	14,289.00	14,289.35	14,289.35	0.00	0.00
DISCOVER	Uns	2,277.00	2,277.19	2,277.19	0.00	0.00
INTERNAL REVENUE SERVICE	Pri	22,500.00	24,225.88	20,902.59	20,902.59	0.00
INTERNAL REVENUE SERVICE	Uns	0.00	24,225.88	3,323.29	0.00	0.00
QUANTUM3 GROUP, LLC	Uns	850.00	850.40	850.40	0.00	0.00
QUANTUM3 GROUP, LLC	Uns	724.00	724.54	724.54	0.00	0.00
COMMONWEALTH OF	Pri	128.00	2,274.98	2,116.34	2,116.34	0.00
COMMONWEALTH OF	Uns	0.00	2,274.98	158.64	0.00	0.00
NCO FINANCIAL SYSTEMS INC	Uns	715.00	714.57	714.57	0.00	0.00
NCO FINANCIAL SYSTEMS INC	Uns	1,404.00	1,404.45	1,404.45	0.00	0.00
MIDLAND CREDIT MANAGEMENT	Uns	663.00	677.91	677.91	0.00	0.00
MIDLAND CREDIT MANAGEMENT	Uns	0.00	4,755.17	4,755.17	0.00	0.00
MIDLAND CREDIT MANAGEMENT	Uns	6,575.00	6,629.73	6,629.73	0.00	0.00
CAPITAL ONE BANK	Uns	14,702.00	14,782.53	14,782.53	0.00	0.00
SHELLPOINT MORTGAGE	Sec	335,243.00	332,579.69	337.69	337.69	0.00
PORTFOLIO RECOVERY	Uns	667.00	667.15	667.15	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Uns	1,027.00	1,026.86	1,026.86	0.00	0.00

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Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
JEFFERSON CAPITAL SYSTEMS	Uns	2,435.00	2,434.52	2,434.52	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Uns	5,153.00	5,152.67	5,152.67	0.00	0.00
CREDIT FIRST	Uns	0.00	720.70	720.70	0.00	0.00
CREDIT FIRST	Uns	0.00	1,899.04	1,899.04	0.00	0.00
BECKET & LEE	Uns	1,162.00	1,162.88	1,162.88	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Uns	786.00	786.86	786.86	0.00	0.00
PORTFOLIO RECOVERY	Uns	725.00	725.85	725.85	0.00	0.00
AMERICAN INFOSOURCE LP	Uns	3,948.00	3,948.43	3,948.43	0.00	0.00
AMERICAN INFOSOURCE LP	Uns	630.00	629.67	629.67	0.00	0.00
BECKET & LEE	Uns	862.00	861.65	861.65	0.00	0.00
BECKET & LEE	Uns	2,745.00	2,744.89	2,744.89	0.00	0.00
PORTFOLIO RECOVERY	Uns	1,402.00	1,402.32	1,402.32	0.00	0.00
AMERICAN INFOSOURCE	Uns	0.00	735.89	735.89	0.00	0.00
BECKET & LEE	Uns	1,285.00	1,285.70	1,285.70	0.00	0.00
BECKET & LEE	Uns	1,523.00	1,523.31	1,523.31	0.00	0.00
BANK OF AMERICA	Sec	41,693.00	42,491.21	797.87	797.87	0.00
MILTON S HERSHEY MEDICAL	Uns	0.00	391.56	391.56	0.00	0.00
MILTON S. HERSHEY MEDICAL	Uns	0.00	1,647.65	1,647.65	0.00	0.00
PORTFOLIO RECOVERY	Uns	4,081.00	4,081.24	4,081.24	0.00	0.00
SALLIE MAE	Uns	12,357.00	12,874.31	12,874.31	0.00	0.00
BERKS CREDIT & COLLECTIONS	Uns	143.00	NA	NA	0.00	0.00
BUREAU OF ACCOUNT MGMT	Uns	106.00	NA	NA	0.00	0.00
BUREAU OF ACCOUNT MGMT	Uns	1,031.00	NA	NA	0.00	0.00
CAPITAL ONE	Uns	13,567.00	NA	NA	0.00	0.00
CHASE - CHA	Uns	1,830.00	NA	NA	0.00	0.00
FIN RECOVERY	Uns	50.00	NA	NA	0.00	0.00
LEHIGH COUNTY TAX CLAIM	Uns	1,265.50	NA	NA	0.00	0.00
MAIN STREET	Uns	3,006.00	NA	NA	0.00	0.00
MAIN STREET	Uns	1,231.00	NA	NA	0.00	0.00
MS HERSHEY MEDICAL CENTER	Uns	242.43	NA	NA	0.00	0.00
NCA	Uns	865.00	NA	NA	0.00	0.00
VZW NE	Uns	1,100.00	NA	NA	0.00	0.00

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Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 1,135.56	\$ 1,135.56	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL SECURED:	\$ 1,135.56	\$ 1,135.56	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 23,018.93	\$ 23,018.93	\$ 0.00
TOTAL PRIORITY:	\$ 23,018.93	\$ 23,018.93	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 97,290.92	\$ 0.00	\$ 0.00

Disbursements:

Expenses of Administration	\$ 5,388.80	
Disbursements to Creditors	\$ 24,154.49	
TOTAL DISBURSEMENTS:		\$ 29,543.29

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 08/10/2017

By: /s/ CHARLES J. DEHART, III
STANDING CHAPTER 13 TRUSTEE

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.